

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

MARIO C RAVINERA  
TERESITA P RAVINERA  
Debtor(s)

Case No. 06-14218

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/01/2006.
- 2) The plan was confirmed on 01/17/2007.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 05/06/2011.
- 6) Number of months from filing to last payment: 54.
- 7) Number of months case was pending: 57.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$43,345.00.
- 10) Amount of unsecured claims discharged without payment: \$1,448.62.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$45,414.00
Less amount refunded to debtor	\$715.66

**NET RECEIPTS:** **\$44,698.34**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$1,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,264.05
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$3,264.05**

Attorney fees paid and disclosed by debtor: \$1,500.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN COLLECTION	Unsecured	179.00	NA	NA	0.00	0.00
ASSET ACCEPTANCE CORP	Unsecured	55.00	55.56	55.56	55.56	0.00
CHASE HOME FINANCE	Secured	10,573.34	7,970.58	7,970.58	7,970.58	0.00
CHASE HOME FINANCE	Secured	NA	NA	NA	0.00	0.00
CORNEA CATARACT LASER CENTER	Unsecured	129.00	129.00	129.00	33.38	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	589.00	589.19	589.19	589.19	0.00
JEWEL	Unsecured	66.00	NA	NA	0.00	0.00
KOHL'S	Unsecured	315.00	315.71	315.71	315.71	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	526.00	532.81	532.81	532.81	0.00
RUSH UNIVERSITY MIDICAL CENTER	Unsecured	390.00	1,222.75	1,222.75	1,222.75	0.00
SANTANDER CONSUMER USA	Secured	5,913.45	5,913.45	5,913.45	5,913.45	812.09
SPORTKO	Unsecured	517.00	NA	NA	0.00	0.00
UNIVERSITY PATHOLOGISTS	Unsecured	92.00	177.50	177.50	177.50	0.00
US DEPARTMENT OF EDUCATION	Unsecured	17,497.00	17,567.92	17,567.92	17,567.92	0.00
VERIZON WIRELESS	Unsecured	490.00	NA	NA	0.00	0.00
VYRIDIAN REVENUE MGMT	Unsecured	101.00	NA	NA	0.00	0.00
WILL COUNTY TREASURER	Secured	6,243.35	6,243.35	6,243.35	6,243.35	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$7,970.58	\$7,970.58	\$0.00
Debt Secured by Vehicle	\$5,913.45	\$5,913.45	\$812.09
All Other Secured	\$6,243.35	\$6,243.35	\$0.00
<b>TOTAL SECURED:</b>	<b>\$20,127.38</b>	<b>\$20,127.38</b>	<b>\$812.09</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$20,590.44</b>	<b>\$20,494.82</b>	<b>\$0.00</b>

<b>Disbursements:</b>	
Expenses of Administration	<u>\$3,264.05</u>
Disbursements to Creditors	<u>\$41,434.29</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$44,698.34</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 07/27/2011

By: /s/ Glenn Stearns

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.